

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:

William Constantine Serkedakis
Denise Lawson Serkedakis
Debtor(s)

Case No. 16-56468-PMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Melissa J. Davey, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/12/2016.
- 2) The plan was confirmed on 06/23/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/20/2017.
- 5) The case was dismissed on 03/14/2018.
- 6) Number of months from filing to last payment: 23.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,703.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,168.00
Less amount refunded to debtor	\$882.00

NET RECEIPTS: \$20,286.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,402.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,266.09
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,668.09

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CENTURY LENDING II	Secured	8,000.00	11,135.34	11,135.34	8,732.35	913.10
Chase Card	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	833.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC.	Unsecured	604.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
Georgia Department of Revenue	Priority	1,300.00	NA	NA	0.00	0.00
GINNY'S	Unsecured	474.00	474.38	474.38	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	4,000.00	2,792.35	2,792.35	0.00	0.00
Merchants Credit	Unsecured	395.00	NA	NA	0.00	0.00
Merchants Credit	Unsecured	393.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	499.00	499.32	499.32	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	392.00	392.76	392.76	0.00	0.00
MONTGOMERY WARD	Unsecured	395.00	395.41	395.41	0.00	0.00
NCC BUSINESS SERVICES INC	Unsecured	431.00	NA	NA	0.00	0.00
Portfolio Recovery	Unsecured	851.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	838.00	838.17	838.17	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	433.00	433.21	433.21	0.00	0.00
QUANTUM3 GROUP	Unsecured	201.00	200.83	200.83	0.00	0.00
REPUBLIC EQUITY CREDIT SERVICE	Secured	0.00	48,040.99	48,040.99	0.00	0.00
REPUBLIC FINANCE, LLC	Secured	2,937.00	2,900.74	2,900.74	2,900.74	74.41
SCHEDULED UNSECURED DEBT	Unsecured	325.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	393.00	393.21	393.21	0.00	0.00
Springleaf Financial S	Unsecured	0.00	NA	NA	0.00	0.00
STONEBERRY	Unsecured	NA	543.99	543.99	0.00	0.00
Synchrony Bank/Amazon	Unsecured	0.00	NA	NA	0.00	0.00
Synchrony Bank/Care Credit	Unsecured	0.00	NA	NA	0.00	0.00
U.S. BANK NATIONAL ASSOCIATION	Secured	3,472.00	3,257.73	3,257.73	1,997.31	0.00
USAA FEDERAL SAVINGS BANK	Secured	12,066.00	NA	NA	0.00	0.00
WELLSTAR	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,257.73	\$1,997.31	\$0.00
Debt Secured by Vehicle	\$11,135.34	\$8,732.35	\$913.10
All Other Secured	\$50,941.73	\$2,900.74	\$74.41
TOTAL SECURED:	\$65,334.80	\$13,630.40	\$987.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$6,963.63	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,668.09</u>	
Disbursements to Creditors	<u>\$14,617.91</u>	
TOTAL DISBURSEMENTS :		<u>\$20,286.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/22/2018

By: /s/ Melissa J. Davey

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION
CHAPTER 13

IN RE:) CASE NO. 16-56468-PMB
William Constantine Serkedakis)
Denise Lawson Serkedakis)
)
DEBTORS)

CERTIFICATE OF SERVICE

This is to Certify that I have this day served

William Constantine Serkedakis
Denise Lawson Serkedakis
3629 Lakeshore Drive
Smyrna, GA 30082

THE SEMRAD LAW FIRM, LLC
STERLING POINT II
SUITE 201
303 PERIMETER CENTER NORTH
ATLANTA, GA 30346

with a copy of the foregoing Chapter 13 Trustee's Final Report and Account by depositing in the United States Mail a copy of same in a properly addressed envelope with adequate postage thereon.

DATED: 05/22/2018

/S/

Melissa J. Davey, Chapter 13 Trustee
State Bar No. 206310
Standing Chapter 13 Trustee
260 PEACHTREE STREET N.W.
SUITE 200
Atlanta, GA 30303
(678)510-1444
trustee@13trusteeatlanta.com